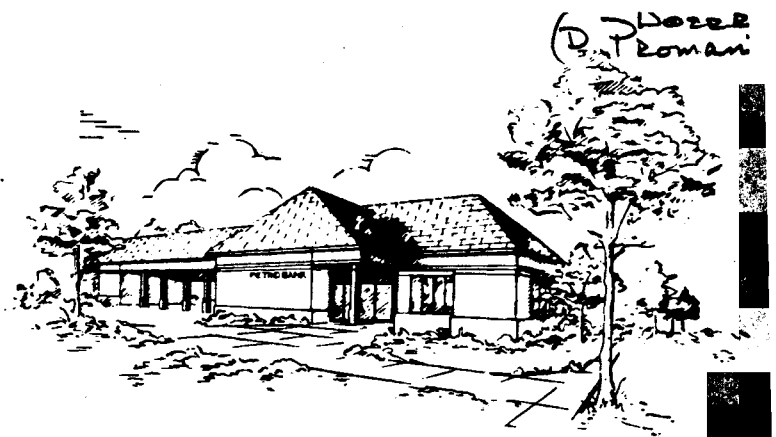




METRO BANK
800 MARTIN STREET SO.
PELL CITY, ALABAMA
35128
(205) 884-2265



September 16, 2005

Federal Deposit Insurance Corporation
San Francisco, Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, California 94105

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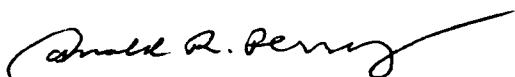
Dear Director Carter:

On behalf of the Officers and Directors of Metro Bank I would like to express our strong opposition to the application of Wal-Mart Stores, Inc. to charter an Industrial Loan Company in Utah. I have witnessed the effects of Wal-Mart in our market with the closing of many small businesses, most recently numerous grocery stores such as Winn-Dixie and Food World. We already have to compete with the Credit Unions on an uneven playing field and feel that this action would lead to similar competition in the future.

Community Banks have long been the life-blood of many small towns across America. On a level playing field we can compete with anyone. However conglomerates like Wal-Mart make it very hard for any business to compete with them.

I respectfully ask that much thought and consideration be given to this decision as it could have very far-reaching ramifications.

Sincerely,


Donald R. Perry
President